AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application.

1. (Currently Amended) A method for providing recent financial transaction data to a plurality of users of a web site comprising:

receiving at a first computer financial transaction data for a plurality of users of a first financial institution that provides banking services to said users;

receiving at a second computer financial transaction data for a plurality of users of a second financial institution that provides banking services to said users;

transmitting at least daily said financial transaction data from said first computer and said second computer to a database accessible from a server at said web site, said financial transaction data comprising data for purchases made at retail establishments;

prompting a first one of said plurality of users of said web site for a first account number for said user's personal financial transaction data from said first financial institution;

prompting said first one of said plurality of users of said web site for a second account number for said user's personal financial transaction data from said second financial institution;

prompting a second one of said plurality of users of said web site for a third

account number for said user's personal financial transaction data from a third

financial institution;

receiving at said server at said web site said first, second, and third account

numbers;

requesting from said database in response to receiving said first, second,

and third account numbers financial transaction data for said first account number,

for said second account number, and said third account number, said request

made by said server;

generating a first report comprising said financial transaction data for said

first account number and said second account number, said first report generated

by said server in response to receiving said first account number and said second

account number;

generating a second report comprising said financial transaction data for

said third account number, said second report generated by said server in

response to receiving said third account number;

transmitting said first report comprising said first one of said plurality of

user's personal financial transaction data for said first account number and said

second account number from said server to said first one of said plurality of users

of said web site; and

transmitting said second report comprising said second of said plurality of

user's personal financial transaction data for said third account number from said

server to said second one of said plurality of users of said web site,

wherein financial transaction data from said first report and said second

report may be downloaded to a target program on a respective user's computer.

2.   (Canceled)

3.   (Previously Presented) The method of claim 1 wherein said financial transaction

data in said first report is transmitted to an accounting software package at said

first one of said plurality of users' computer.

4.   (Previously Presented) The method of claim 1 wherein presenting said first report

comprising said financial transaction data for said first account number and said

second account number comprises presenting said financial transaction data in a

browser.

5.   (Previously Presented) The method of claim 1 wherein presenting said first report

comprising said financial transaction data for said first account number and said

second account number comprises presenting said financial transaction data in an

online information service application.

6.   (Previously Presented) The method of claim 1 wherein said financial transaction

data originates from a plurality of processing centers.

7.   (Previously Presented) The method of claim 1 wherein said first computer is a

financial services provider computer.

8.   (Currently Amended) A system for providing recent financial transaction data to a

plurality of users of a web site comprising:

a first computer for collecting financial transaction data for a plurality of users of a first financial institution that provides banking services to said users;

a second computer for collecting financial transaction data for a plurality of users of a second financial institution that provides banking services to said users;

a server at said web site for receiving at least daily said financial transaction data from said first computer and said second computer, said financial transaction data comprising data for purchases made at retail establishments;

a database for storing said financial transaction data received at least daily from said first computer and said second computer;

a first request from a first one of said plurality of users of said web site for said first user's personal financial transaction data associated with a first account number from said first financial institution and for said first user's personal financial transaction data associated with a second account number from said second financial institution;

a second request from a second one of said plurality of users of said web site for said second user's personal financial transaction data associated with a third account number from a third financial institution;

financial transaction data from said database for said first account number, said second account number, and said third account number wherein said financial transaction data for said first account number and said second account number

and said financial transaction data for said third account number is retrieved from

said database by said server in response to said receiving said first request and

said second request at said server;

a first report generated by said server for presentation to said first one of

said plurality of users, said first report comprising said first user's financial

transaction data from said database for said first account number, and said second

account number; and

a second report generated by said server for presentation to said second

one of said plurality of users, said second report comprising said second user's

financial transaction data from said database for said third account number,

wherein financial transaction data from said first report and said second

report may be downloaded to a target program on a respective user's computer.

9.   (Canceled)

10.   (Previously Presented) The system of claim 8 wherein said target program is an

accounting software package at said first one of said plurality of users' computer

for receiving said financial transaction data.

11.   (Previously Presented) The system of claim 8 wherein said financial transaction

data is presented to said first one of said plurality of users in a browser.

12.   (Previously Presented) The system of claim 8 wherein said financial transaction

data is presented to said first one of said plurality of users in an online service

information application.

13. (Previously Presented) The system of claim 8 wherein said financial transaction

data originates from a plurality of processing centers.

14. (Previously Presented) The system of claim 8 wherein said first computer is a

financial services provider computer.

15. (Previously Presented) A method for providing through a web site financial

transaction data to a card user comprising:

collecting at a plurality of computers financial transaction data for a plurality

of card users of a plurality of financial institutions that provide banking services,

said financial transaction data comprising data for purchases made at retail

establishments by said card users;

transmitting at least daily said financial transaction data for said plurality of

card users of said plurality of financial institutions from said plurality of computers

to a database accessible from a server at said web site;

determining a first account number associated with a first one of said

plurality of financial institutions for said first one of said plurality of card users when

said first one of said plurality of card users accesses said web site;

determining a second account number associated with a second one of said

plurality of financial institutions for said second one of said plurality of card users

when said second one of said plurality of card users accesses said web site;

retrieving from said database said financial transaction data associated with

said first account number in response to said first one of said plurality of card

users accessing said web site;

generating a first report comprising said financial transaction data associated with said first account number;

transmitting to said first card user's computer said first report comprising said financial transaction data associated with said first account number;

retrieving from said database said financial transaction data associated with said second account number in response to said second one of said plurality of card users accessing said web site;

generating a second report comprising said financial transaction data associated with said second account number;

transmitting to said second card user's computer said second report comprising said financial transaction data associated with said second account number,

wherein financial transaction data from said first report and said second report may be downloaded to a target program on a respective user's computer.

16.   (Canceled)

17.   (Previously Presented) The method of claim 15 wherein downloading said financial transaction data to a target program comprises downloading said financial transaction data to an accounting software package at said first card user's computer.

18.   (Previously Presented) The method of claim 15 wherein transmitting said first

report comprising said financial transaction data associated with said first account number comprises transmitting said financial transaction data to a browser.

19. (Previously Presented) The method of claim 15 wherein transmitting said first report comprising said financial transaction data associated with said first account number comprises transmitting said financial transaction data to an online information service application.

20. (Previously Presented) The method of claim 15 wherein said first card user is selected from the group consisting of credit card users and debit card users.

21. (Previously Presented) The method of claim 15 wherein said financial transaction data originates from a plurality processing centers.

22. (Previously Presented) The method of claim 15 wherein one of said plurality of computers is a financial services provider computer.

23. (Previously Presented) A system for providing recent financial transaction data to a card user comprising:

a first computer for collecting financial transaction data for said card user from a first financial institution that provides banking services to said card user, said financial transaction data comprising data for purchases made at retail establishments;

a second computer for collecting financial transaction data for said card user from a second financial institution that provides banking services to said card user, said financial transaction data comprising data for purchases made at retail

establishments;

a server at a web site for receiving at least daily said financial transaction data from said first and second computers;

a database for storing said financial transaction data received at least daily;

an account number for said card user of said web site, said account number associated with said first financial institution or said second financial institution;

a request from said card user for financial transaction data associated with said account number;

financial transaction data from said database for said account number retrieved by said server in response to receiving said request from said card user;

a report generated by said server comprising said financial transaction data from said database for said account number, wherein said report comprising said financial transaction data for said account number is presented to said card user and said financial transaction data from said report may be downloaded to a target program on said card user's computer.

24. (Canceled)

25. (Previously Presented) The system of claim 23 further wherein said target program is an accounting software package at said card user's computer for receiving said financial transaction data associated with said account number.

26. (Previously Presented) The system of claim 23 wherein said report comprising said financial transaction data associated with said account number is presented

to said card user in a browser.

27. (Previously Presented) The system of claim 23 wherein said report comprising

said financial transaction data associated with said account number is presented

to said card user in an online information service application.

28. (Previously Presented) The system of claim 23 wherein said card user is selected

from the group consisting of credit card users and debit card users.

29. (Previously Presented) The system of claim 23 wherein said financial transaction

data originates from a plurality of processing centers.

30. (Previously Presented) The system of claim 23 wherein said first computer is a

financial services provider computer.

31. (Previously Presented) A method for providing recent financial transaction data to

a user of a web site comprising:

collecting at a first computer financial transaction data for said user from a

first financial institution that provides banking services to said user;

collecting at a second computer financial transaction data for said user from

a second financial institution that provides banking services to said user;

transmitting from said first and second computer to a database accessible

from a server at said web site said financial transaction data for said user wherein

said financial transaction data relates to transactions for purchases made at retail

establishments posted the previous day;

confirming the identity of said user when said user accesses said web site;

determining an account number for said user for said first financial

institution;

requesting from said server at said web site financial transaction data for

said account number from said database when said user accesses said web site;

generating at said server a report comprising said financial transaction data

for said account number; and

transmitting said report comprising said financial transaction data for said

account number to said user's computer,

wherein said financial transaction data from said report may be downloaded

to a target program on said user's computer.

32.   (Original) The method of claim 31 wherein said financial transaction data

comprises credit card transaction data.

33.   (Original) The method of claim 31 wherein said financial transaction data

comprises debit card transaction data.

34.   (Original) The method of claim 31 wherein said financial transaction data

comprises credit card data and debit card transaction data.

35.   (Canceled)

36.   (Previously Presented) The method of claim 31 wherein said user is prompted for

said account number to generate said report.

37.   (Previously Presented) The method of claim 31 further wherein downloading said

financial transaction data to a target program comprises downloading said financial

transaction data to an accounting program at said user's computer.

38. (Previously Presented) The method of claim 31 wherein said first computer is a financial services provider computer.

39. (Previously Presented) A system for providing recent financial transaction data from a plurality of financial institutions to users of a web site comprising:

financial transaction data relating to purchases made at retail establishments for a first user for a first financial transaction at a first one of said plurality of financial institutions that provide banking services;

financial transaction data relating to purchases made at retail establishments for said first user for a second financial transaction at a second one of said plurality of financial institutions that provide banking services;

financial transaction data relating to purchases made at retail establishments for a second user of a third financial transaction at a third one of said plurality of financial institutions that provide banking services;

a computer for collecting said financial transaction data for said first financial transaction, said financial transaction data for said second financial transaction and said financial transaction data for said third financial transaction;

a database accessible from a server at said web site for receiving from said computer within 24 hours of posting said financial transaction data for said first financial transaction, said financial transaction data for said second financial transaction, and said financial transaction data for said third financial transaction;

a process for verifying the identity of said first user and said second user when said users access said web site;

a first account number for said first user for accessing said first user's financial transaction data;

a second account number for said second user for accessing said second user's financial transaction data;

a request for obtaining from said server at said web site financial transaction data for said first account number and financial transaction data for said second account number;

a first report generated by said server in response to said request and transmitted to said first user's computer, said first report comprising financial transaction data for said first account number; and

a second report generated by said server in response to said request and transmitted to said second user's computer, said second report comprising financial transaction data for said second account number,

wherein financial transaction data from said first report and said second report may be downloaded to a target program at a respective user's computer.

40. (Original) The system of claim 39 wherein said financial transaction data for said first financial transaction comprises credit card transaction data.

41. (Previously Presented) The system of claim 39 wherein said financial transaction data for said first financial transaction comprises debit card transaction data.

42. (Previously Presented) The system of claim 39 wherein said financial transaction data from said first financial transaction comprises credit card transaction data and said financial transaction data for said second financial transaction comprises debit card transaction data.

43. (Canceled)

44. (Previously Presented) The system of claim 39 wherein said first user is prompted for information to generate said report.

45. (Previously Presented) The system of claim 39 further wherein said target program is an accounting program at said user's computer for downloading said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.

46. (Original) The system of claim 39 wherein said computer is a financial services provider computer.